OCBC Bank
65 Chulia Street OCBC Centre
Singapore 049513

Terms & Conditions Governing the EasiCredit Sign-Up & Usage Promotion (the "Promotion") (Ref: ECACQ380)

Promotion Period

1. The promotion period shall run from 18 September to 30 November 2026 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

Eligibility

2. You will qualify for the Promotion ("Eligible Customer") if:
   a. you have successfully applied for an OCBC EasiCredit account ("Account") during the Promotion Period, and the Account is successfully opened by 30 November 2026; and
   b. your Account is active and in good standing with OCBC Bank during the Promotion Period and at the time of the crediting of the Cashback (defined below); and
   c. you have not received any amount of Overdraft Interest waiver on your Account from promotion period to the time of crediting the Cashback (defined below); and
   d. New OCBC customers refer to customers who do not hold any Personal Banking product or facility with OCBC Bank as of 18 September 2026 till the date your Account application is submitted during the Promotion Period.
   e. Existing OCBC customers refer to customers who maintains a Personal Banking product or facility with OCBC Bank as of 18 September 2026 till the date your Account application is submitted during the Promotion Period.

Promotion Mechanics

3. Subject to these terms and conditions, an Eligible Customer is entitled to receive Cashback under this Promotion ("Cashback"), as specified in the table below:

Criteria	Cashback Rewards
EasiCredit Sign-Up Promotion Apply for an Account with application approved during the Promotion Period, and drawdown at least S$1,000 in the first 2 months from account opening month. a) New OCBC customers b) Existing OCBC customers <u>For avoidance of doubt</u> ▪ For Account approved in September 2026, drawdown at least S$1,000 from the Account by 31 October 2026. ▪ For Account approved in October 2026, drawdown at least S$1,000 from the Account by 30 November 2026. ▪ For Account approved in November 2026, drawdown at least S$1,000 from the Account by 31 December 2026.	a) S$80 Cashback b) S$50 Cashback
EasiCredit Usage Promotion Enjoy 30% Cashback (capped at S$300) on total Overdraft Interest charged on your Account in the first 2 months from account opening month if you drawdown at least S$1,000 in the same period. <u>For avoidance of doubt</u>	30% Cashback (capped at S$300)

▪ For Account approved in September 2026, the first 2 months for this usage promotion will be September & October 2026. ▪ For Account approved in October 2026, the first 2 months for this usage promotion will be October & November 2026. ▪ For Account approved in November 2026, the first 2 months for this usage promotion will be November & December 2026.	

Cashback

4. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Eligible Customer's Account within six (6) months from the end of Promotion Period.

5. Each customer is only entitled to open and maintain one (1) Account at any time.

6. Should an Eligible Customer apply for, and have more than one application approved, OCBC Bank will determine which OCBC Bank account the Cashback will be credited into.

7. Applicants who had cancelled their Account within six (6) months prior to the Promotion and re-applied for it under the Promotion are not eligible to participate in the Promotion.

8. Each New OCBC Eligible Customer is only entitled to receive a maximum of S$380 Cashback and each Existing OCBC Eligible Customer is only entitled to receive a maximum of S$350 Cashback under the Promotion.

9. The Promotion shall not apply in conjunction with any other privileges or promotions.

10. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

11. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Cashback if the Eligible Customer closes his/her Account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

12. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.

13. OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Promotion.

14. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.

15. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

16. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.

17. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC Bank's Data Protection Policy (which can be accessed via the OCBC Bank website > Personal Banking > Policies).

18. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (2001) to enforce any of these terms and conditions.

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